

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LOUIS M PAGAN
YOLANDA PAGAN
Debtor(s)

Case No. 08-27998

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/17/2008.
- 2) The plan was confirmed on 02/19/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/25/2013.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,820.00.
- 10) Amount of unsecured claims discharged without payment: \$69,694.73.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$32,261.82
Less amount refunded to debtor	\$1,281.80

NET RECEIPTS:	\$30,980.02
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,014.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,663.39
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$4,677.39
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Attorney fees paid and disclosed by debtor:	\$186.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	1,531.32	1,738.32	1,738.32	1,631.95	0.00
AQUA ILLINOIS INC	Unsecured	360.68	NA	NA	0.00	0.00
BENEFICIAL	Unsecured	0.00	NA	NA	0.00	0.00
BENEFICIAL	Secured	0.00	NA	NA	0.00	0.00
BROTHER LOAN & FINANCE	Unsecured	2,210.00	1,185.06	1,149.33	1,061.06	0.00
CARMAX AUTO FINANCE	Secured	8,864.00	7,233.89	7,233.89	0.00	0.00
CARMAX AUTO FINANCE	Unsecured	NA	NA	NA	0.00	0.00
CHECK N GO	Unsecured	3,350.00	NA	NA	0.00	0.00
CITI CARDS	Unsecured	12,152.00	NA	NA	0.00	0.00
CITIMORTGAGE	Unsecured	47,035.00	NA	NA	0.00	0.00
CITIMORTGAGE	Secured	55,722.00	56,803.23	57,312.01	0.00	0.00
CITIMORTGAGE	Secured	NA	508.78	508.78	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	400.00	133.36	131.14	123.12	0.00
CITY OF CHICAGO DEPT OF REVENUE	Secured	NA	0.00	199.77	199.77	0.00
DAVID OTERO	Unsecured	0.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	4,632.00	4,709.61	4,709.61	4,424.36	0.00
EAST BAY FUNDING	Unsecured	1,428.00	1,503.28	1,503.28	1,411.29	0.00
EAST BAY FUNDING	Unsecured	727.00	772.56	772.56	725.29	0.00
EAST BAY FUNDING	Unsecured	1,693.00	1,786.81	1,786.81	1,677.48	0.00
EAST BAY FUNDING	Unsecured	881.00	896.16	896.16	841.32	0.00
ECAST SETTLEMENT CORP	Unsecured	2,091.00	2,313.49	2,313.49	2,171.93	0.00
ECAST SETTLEMENT CORP	Unsecured	1,793.00	1,619.02	1,619.02	1,519.95	0.00
ECAST SETTLEMENT CORP	Unsecured	1,200.00	1,303.34	1,303.34	1,223.59	0.00
HSBC BANK	Unsecured	1,423.00	NA	NA	0.00	0.00
INDYMAC BANK	Secured	225,600.00	226,187.82	232,414.02	0.00	0.00
INDYMAC BANK	Secured	NA	6,226.20	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,500.00	1,434.38	1,434.38	1,434.38	0.00
INTERNAL REVENUE SERVICE	Unsecured	0.00	61.13	61.13	56.44	0.00
MERRICK BANK	Unsecured	1,016.00	1,151.58	1,151.58	1,081.11	0.00
OVERLAND BOND & INVESTMENT	Unsecured	3,818.00	NA	NA	0.00	0.00
OVERLAND BOND & INVESTMENT	Secured	3,000.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT	Unsecured	4,802.00	4,956.47	4,956.47	4,653.18	0.00
SIR FINANCE	Unsecured	1,700.00	1,062.00	1,062.00	996.12	0.00
WOODHAVEN ASSOCIATION	Secured	1,070.29	0.00	1,070.29	1,070.29	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$289,726.03	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$9,012.73	\$1,270.06	\$0.00
TOTAL SECURED:	\$298,738.76	\$1,270.06	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,434.38	\$1,434.38	\$0.00
TOTAL PRIORITY:	\$1,434.38	\$1,434.38	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,154.24	\$23,598.19	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,677.39</u>
Disbursements to Creditors	<u>\$26,302.63</u>
TOTAL DISBURSEMENTS :	<u>\$30,980.02</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/02/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.